

Obtaining Your Free Credit Report

Under the Fair and Accurate Credit Transactions (FACT) Act co-authored by Congressman Bachus, you are entitled to receive a free copy of your credit report from each of the three major credit bureaus annually. Regularly monitoring your credit report for suspicious transactions is an excellent way to guard against identity theft. To protect your credit rating, it's also important to correct any inaccuracies in your credit report. There is only one authorized website offering these free reports under the terms of the legislation, www.annualcreditreport.com . While other sites advertise free credit reports, they may also charge fees for other products.